Fill in this information to identify your case:

Debtor 1	**Neal**		**Villarreal**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number (if known) **20-10251**

☑ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**

   ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

   ☑ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	**Ford Motor Credit** (Name) **Po Box 62180** (Number Street) **Colorado Springs** (City) **CO** (State) **80962-2180** (ZIP Code)	**True Lease - 2020 Ford Explorer** **Contract to be ASSUMED**

Fill in this information to identify your case:

Debtor 1	Neal		Villarreal
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF TEXAS		
Case number (if known)	20-10251		

Check if this is:

☑ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	☑ Employed ☐ Not employed	☐ Employed ☑ Not employed
Occupation	Truck Driver - 1099 Employee	Housewife
Employer's name	VJV Transport	
Employer's address	409 Massachusetts Number Street	Number Street
	Harlingen TX 78552 City State Zip Code	City State Zip Code
How long employed there?	11 Years	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	For Debtor 2 or non-filing spouse
2.	**List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$0.00	$0.00
3.	**Estimate and list monthly overtime pay.**	3. +	$0.00	$0.00
4.	**Calculate gross income.** Add line 2 + line 3.	4.	$0.00	$0.00

Debtor 1 **Neal Villarreal** Case number (if known) **20-10251**

			For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy line 4 here ➔	4.	**$0.00**	**$0.00**	
5.	**List all payroll deductions:**				
	5a. Tax, Medicare, and Social Security deductions	5a.	**$0.00**	**$0.00**	
	5b. Mandatory contributions for retirement plans	5b.	**$0.00**	**$0.00**	
	5c. Voluntary contributions for retirement plans	5c.	**$0.00**	**$0.00**	
	5d. Required repayments of retirement fund loans	5d.	**$0.00**	**$0.00**	
	5e. Insurance	5e.	**$0.00**	**$0.00**	
	5f. Domestic support obligations	5f.	**$0.00**	**$0.00**	
	5g. Union dues	5g.	**$0.00**	**$0.00**	
	5h. Other deductions. Specify:	5h. +	**$0.00**	**$0.00**	
6.	**Add the payroll deductions.** Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	**$0.00**	**$0.00**	
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	**$0.00**	**$0.00**	
8.	**List all other income regularly received:**				
	8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	**$3,549.88**	**$0.00**	
	8b. Interest and dividends	8b.	**$0.00**	**$0.00**	
	8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	**$0.00**	**$0.00**	
	8d. Unemployment compensation	8d.	**$0.00**	**$0.00**	
	8e. Social Security	8e.	**$0.00**	**$0.00**	
	8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	**$0.00**	**$0.00**	
	8g. Pension or retirement income	8g.	**$0.00**	**$0.00**	
	8h. Other monthly income. Specify:	8h. +	**$0.00**	**$0.00**	
9.	**Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	**$3,549.88**	**$0.00**	
10.	**Calculate monthly income.** Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	**$3,549.88**	+ **$0.00**	= **$3,549.88**

11. State all other regular contributions to the expenses that you list in Schedule J.
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: ____ 11. + **$0.00**

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies. 12. **$3,549.88**

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☐ No.

☑ Yes. Explain: **Debtors CMI and Schedule I will not match because debtor's MOR's reflect business expenses that are secured debts which debtor has scheduled to be paid through his Ch. 13 Bk Plan.**

Debtor 1 **Neal Villarreal** Case number (if known) **20-10251**

8a. Attached Statement (Debtor 1)

VJV Transport - 1099 Employee

Gross Monthly Income: **$6,516.54**

Expense	Category	Amount	
Telephone	Telephone	**$233.33**	
Fuel & Vehicle Maintenance	Fuel & Vehicle Maintenanc	**$1,883.33**	
Vehicle Insurance	Vehicle Insurance	**$833.33**	
Supplies	Supplies	**$16.67**	
Total Monthly Expenses			**$2,966.66**
Net Monthly Income:			**$3,549.88**

01/02/2021 04:35:44pm

Fill in this information to identify your case:

Debtor 1	**Neal**		**Villarreal**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number (if known) **20-10251**

Check if this is:

☑ An amended filing

☐ A supplement showing postpetition chapter 13 expenses as of the following date:

____
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☑ No. Go to line 2.

☐ Yes. **Does Debtor 2 live in a separate household?**

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☑ No

☐ Yes. Fill out this information for each dependent....................

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☑ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

		Your expenses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	4.	
If not included in line 4:		
4a. Real estate taxes	4a.	
4b. Property, homeowner's, or renter's insurance	4b.	
4c. Home maintenance, repair, and upkeep expenses	4c.	
4d. Homeowner's association or condominium dues	4d.	

Debtor 1 **Neal Villarreal** Case number (if known) **20-10251**

			Your expenses
5.	**Additional mortgage payments for your residence,** such as home equity loans	5.	
6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a.	**$200.00**
	6b. Water, sewer, garbage collection	6b.	**$50.00**
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	**$400.00**
	6d. Other. Specify:	6d.	
7.	**Food and housekeeping supplies**	7.	**$415.00**
8.	**Childcare and children's education costs**	8.	
9.	**Clothing, laundry, and dry cleaning**	9.	**$50.00**
10.	**Personal care products and services**	10.	
11.	**Medical and dental expenses**	11.	
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12.	**$200.66**
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13.	
14.	**Charitable contributions and religious donations**	14.	
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	
	15b. Health insurance	15b.	
	15c. Vehicle insurance	15c.	**$200.00**
	15d. Other insurance. Specify:	15d.	
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1 **Ford Motor Credit - Lease**	17a.	**$359.22**
	17b. Car payments for Vehicle 2	17b.	
	17c. Other. Specify:	17c.	
	17d. Other. Specify:	17d.	
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**	18.	
19.	**Other payments you make to support others who do not live with you.** Specify:	19.	
20.	**Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**		
	20a. Mortgages on other property	20a.	
	20b. Real estate taxes	20b.	
	20c. Property, homeowner's, or renter's insurance	20c.	
	20d. Maintenance, repair, and upkeep expenses	20d.	
	20e. Homeowner's association or condominium dues	20e.	

Debtor 1 **Neal Villarreal** Case number (if known) **20-10251**

21. Other. Specify: ______ 21. + ______

22. Calculate your monthly expenses.

22a.	Add lines 4 through 21.	22a.	**$1,874.88**
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	
22c.	Add line 22a and 22b. The result is your monthly expenses.	22c.	**$1,874.88**

23. Calculate your monthly net income.

23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	**$3,549.88**
23b.	Copy your monthly expenses from line 22c above.	23b.	– **$1,874.88**
23c.	Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	**$1,675.00**

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.
☑ Yes. Explain here:
See continuation sheet.

Debtor 1 **Neal Villarreal** Case number (if known) **20-10251**

24. Expected increase or decrease in expenses within the year after you file this form:

1. Taxes and Insurance are Escrowed.

2. Ford Motor Credit Lease agreement will terminate on 11/2022. At such point, debtor will allocate disposable income towards household expenses.

Fill in this information to identify your case:

Debtor 1	**Neal**		**Villarreal**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number (if known) **20-10251**

☑ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☑ No

☐ Yes. Name of person ____________________ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Neal Villarreal
Neal Villarreal, Debtor 1

Date **01/04/2021**
MM / DD / YYYY

X ____________________
Signature of Debtor 2

Date ____________
MM / DD / YYYY

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION

IN RE: **Neal Villarreal**

CASE NO. **20-10251**

CHAPTER **13**

Certificate of Service

I hereby certify that on January 4, 2021, Amended Schedules G, I, J and Declartion of Schedules was served on the following parties on the date it was electronically filed. Service was accomplished by regular mail, unless otherwise requested by electronic mailing, to the following:

Date: **1/4/2021**

/s/ Marcos D. Oliva
Marcos D. Oliva
Attorney for the Debtor(s)

Credit One Bank
xxxxxxxxxxxx4772
Attn: Bankruptcy Department
PO Box 98873
Las Vegas, NV 89193

Credit One Bank
xxxxxxxxxxxx2772
Attn: Bankruptcy Department
PO Box 98873
Las Vegas, NV 89193

First National Bank of Omaha
xxxxxxxxxxx6581
Attn: Bankruptcy
PO Box 3128
Omaha, NE 68103

Ford Motor Credit
xxxx2750
National Bankruptcy Service Center
PO Box 62180
Colorado Springs, CO 80962

Ford Motor Credit
xxxx2750
Po Box 542000
Omaha, NE 68154

Ford Motor Credit
Po Box 62180
Colorado Springs, CO 80962-2180

Genesis Bc/Celtic Bank
xxxxxxxxxxxx1167
Attn: Bankruptcy
PO Box 4477
Beaverton, OR 97076

IBC Bank / First Bankcard
xxxx-xxxx-xxxx-9464
P.O. Box 2818
Omaha, NE 68103-2818

IBC Bank / First Bankcard
xxxx-xxxx-xxxx-1556
P.O. Box 2818
Omaha, NE 68103-2818

IBC Mortgage
xxxxxxxxx9636
1 Corporate Drive, Ste. 360
Lake Zurich, IL 60047-8945

Internal Revenue Service
Department of Treasury
PO Box 7346
Philadelphia, PA 19101

Liftfund
x2259
2007 W Martin St
San Antonio, TX 78207

Merrick Bank/CardWorks
xxxxxxxxxxxx7891
Attn: Bankruptcy
PO Box 9201
Old Bethpage, NY 11804

Nordstrom Signature Visa
xxxxxxxxxxxx2607
Attn: Bankruptcy
PO Box 6555
Englewood, CO 80155

PeopleFund
3228
2921 E. 17th St., Bldg D., Ste. 1
Austin, TX 78702

Security Finance
xxxxxx0378
310 S. 3rd
Harlingen, TX 78550

Sun Loan #08
x8895
1306 N Ed Carey Dr Ste 1
Harlingen, TX 78550

TitleMax Title Loans
xxxxx-xxxx-xxxx5269
1117 S. 77 Sunshine Strip
Harlingen, TX 78550